



# **POSITION FOR SUCCESS**



Certified Professional Insurance Agent (CPIA 1)



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## ABOUT THE CPIA DESIGNATION

The CPIA designation dates back to 1968, when The Firemark Society was founded as the first organization to honor elite property-casualty agents who demonstrated outstanding sales performance. Later, renamed the CPIA Society, the organization created the industry’s only marketing and sales-based insurance designation, the Certified Professional Insurance Agent (CPIA).

In 2004, the organization was again renamed to the American Insurance Marketing & Sales Society (AIMS Society) to reflect the broader purpose of providing training, information, and networking services to enhance the marketing and sales performance of all insurance professionals.

In late 2022, the AIMS Society and National Association of Professional Insurance Agents joined forces to redefine the future of insurance education, with the CPIA program at the core of the initiative. The two organizations will build upon the CPIA designation framework and utilize PIA resources to further empower the insurance professional of the future.

For more information, visit [www.cpia.com](http://www.cpia.com)



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## **SECTION 1: KNOW YOURSELF AND THE ORGANIZATION YOU REPRESENT**

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During this section you will:

- Review your understanding of the industry in which you work
- Assess your personal skill level and determine how to capitalize on your strengths
- Review the capabilities of the organization you represent

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# EDUCATION VS. TRAINING

**Education is “Learning Something New”**

**Training is “Remembering What You Already Know”**

- Beyond agent licensing, approach continuing education as a life-long learner
- Explore new and emerging risks/coverage areas/products available
- Review and understand carrier-specific products and specialty lines policies
- Practice pro-active Risk Management
- Embrace technical training

**CONSIDER YOUR ANSWERS TO THESE STATEMENTS:**



I am in the business of...	The product I sell is...	My customer expects...

# ASSESS YOUR PERSONAL SKILL LEVEL

*(Assess your personal “Capabilities” and Areas for Improvement)*

## WHO AM I?

1. Strengths and Weaknesses/Opportunities and Threats
  - What opportunities do my strengths create?
  - What threats do my weaknesses encourage?

List Your Strengths	List Your Weaknesses
List Opportunities for Growth	List Threats to Growth

2. Past Experience – What have you enjoyed? Where have you achieved success?
3. Ethics – Understand the difference between Legal and Ethical
4. Professionalism – Requirements and Responsibilities
5. Technical Proficiency – Understanding Insurance Markets

### E&O LOSS PREVENTION TIP

What would you do if you were asked a question by a prospect that you did not know the answer to? It is important for agency staff (producers / account managers) to realize that they will be held responsible for what they say and what they put in writing. If they were to provide the prospect with incorrect information and that information was relied upon to the prospect's detriment and an uncovered loss occurred, an E&O claim could develop.

It is best to admit to the prospect that you don't know the answer but that you will get back to them with an answer to their question. As with all discussions between customers and the agency, the conversation should be documented, not only in the agency management system, but also thru some form of written documentation (letter/email to the prospect/client) memorializing the discussion.

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# COMMUNICATION STYLE QUIZ

- \_\_\_\_1. My communication style with prospects is best described as:
- Emotional, persuasive, smooth, and enthusiastic, I have a dynamic speaking style.
  - Factual, direct, results-oriented, and objective, I have a consultative speaking style.
  - A mixture of both.
- \_\_\_\_2. I am more likely to use this to connect with prospects:
- Persuasion, emotional appeal, and conversational dynamics.
  - Detailed technical knowledge and problem solving.
  - A mixture of both.
- \_\_\_\_3. I am a:
- Better talker than listener.
  - Better listener than talker.
  - A mixture of both.
- \_\_\_\_4. I am:
- Outgoing, expressive, a natural networker who excels at getting a foot in the door, establishing rapport, and building strong relationships to make the sale.
  - To-the-point, analytical, a natural consultant who excels at specific product knowledge, needs analysis, and the ability to customize solutions to make the sale.
  - Professionally personable and upbeat but not over the top; naturally flexible, I excel at combining rapport building with problem-solving to make the sale.
- \_\_\_\_5. I enjoy:
- Outwardly directed activities, such as meeting with prospects and customers, giving presentations, and joining community groups.
  - Inwardly directed activities such as planning, strategizing, and research.
  - Both outward and inward activities, but not too much of either.
- \_\_\_\_6. I prefer to:
- Proactively participate in networking functions, tradeshow, marketing initiatives, and sales promotions to generate new business.
  - Proactively analyze data to target my sales activity, create customized proposals, and build relationships through my business acumen.
  - Balance face-to-face prospecting with sales forecasting and pre-call strategy planning activities.
- \_\_\_\_7. My customer retention strategy focuses on:
- Nurturing relationships and maintaining a strong contact management plan
  - Taking accountability for all service-related tasks being handled, conducting strategic calls.
  - Both nurturing the relationship and staying aware of service needs.
- \_\_\_\_8. I am better at:
- Impressing a prospect and creating excitement.
  - Informing a prospect and establishing credibility.
  - I am equally good at both.



- 
- \_\_\_\_9. I prefer to achieve results by:
- Personalizing my service and presenting an exuberant, upbeat image.
  - Customizing my service and presenting a highly informed image.
  - Keeping it neutral, using both a personal and businesslike approach.
- \_\_\_\_10. My presentations are:
- Emotionally demonstrative
  - Factually demonstrative
  - Both A and B

### **ANSWER KEY**

Give yourself 3 points for every A, 1 point for every B, and 2 points for every C.

#### **24 – 30 points: The Bold Extrovert**

You win sales through your superior people skills and conversational agility. You love interacting with people and can smoothly build rapport with those around you. In sales, you rely on the relationship and emotional connection to generate business. Keep in mind that using specifics and customizing your pitch to meet the unique needs of your customers is also important.

#### **17 – 23 points: The Balancing Act**

The Balancing Act – you win sales by balancing strong interpersonal aptitude with analytical aptitude. You love working with both people and information to get results. You mix the strengths seen in the bold extrovert and the confident analytic.

#### **10 – 16 points: The Confident Analytic**

The Confident Analytic – you win sales through superior analysis, pre-call strategy, and strong problem-solving skills. You love understanding a customer's buying process and motivators in order to customize your sales pitch. You rely on the use of appropriate questioning techniques to uncover a prospect's needs. Keep in mind that some people need to feel a connection with their sales rep, so work on rapport-building if you find that to be a weak area.

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# WHAT CONTRIBUTES TO YOUR ORGANIZATIONS' "CAPABILITIES?"

In developing a Capabilities Statement, it is important to go beyond the mission and vision of the organization. Here are some additional areas that should be considered:

1. **What products do you offer?**
  - a. Availability
  - b. Access
    - Appointed
    - Brokered
    - Excess/Surplus Lines
  
2. **How does your expertise set you apart?**
  - a. Association involvement
  - b. Community involvement
  - c. Being a visible "insurance professional"
  
3. **What additional services do you offer to differentiate yourself?**
  - a. Underwriting
  - b. Claims
  - c. Loss Control
  - d. Service beyond routine expectations
  - e. Staff specialties, such as unique industry experience
  
4. **How do you leverage E&O knowledge to enhance loss prevention?**
  - a. Providing proper coverage – inquire and suggest
  - b. Diligence in acquiring complete product knowledge
  - c. Continued efforts to educate staff and customers

## E&O LOSS PREVENTION TIP

Due to the tremendous amount of technical information in the insurance industry, it is difficult for agency producers / account managers to "know it all." The best approach is to know where to find this information. Exposure Analysis Checklists, such as the Rough Notes Producer Online, is a great tool for agency staff. It provides extensive information on over 650 different classes of business. This information is broken down by line of business with definitions on all of the key industry words.

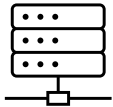
# WHAT IS YOUR ORGANIZATION ALL ABOUT?

(Create your “Capabilities Statement”)

As an individual and/or an organization, you most likely have a statement that summarizes your mission and what you believe in. A “Capabilities Statement” takes this concept a step further and incorporates “how.” It answers a prospect’s question of “Why should I talk to you? What’s in it for me?”



1. Guiding Principles - In one sentence: What is your / your organization’s mission?



2. List three of your/your organization’s **unique** services.

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_



3. What do you/your organization’s customers get for their time and money?



4. The insurance product is often viewed as a commodity. Your customer buys the brand called YOU. In one sentence, describe the uniqueness of your brand.

**Consider the answers to 1-4 above.** Assimilating the answers will lead you to your Capabilities Statement. (IDEA: Take this exercise back to your office and discuss!) Address the areas which need improvement. Discuss how to ensure organization-wide compliance with the mission.



**I always wanted to be someone when I grew up.  
I should have been more specific.**

**- Lily Tomlin**

**“PLAN YOUR WORK AND WORK YOUR PLAN”**



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## **SECTION 2: KNOW YOUR INDUSTRY**

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During this section you will:

- Discuss the events and issues affecting the insurance industry today
- Determine resources for staying up to date with industry trends
- Establish regular agency meetings to ensure consistent communication

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# KNOW YOUR INDUSTRY

*Today's Insurance Marketplace – What's going on?  
How do these issues affect product availability?*

1. **Pricing pressures** - “Hard” vs. “Soft” market
  - a. Reinsurance availability and restrictions
  - b. Loss ratio
    - Industry average by line
    - Effect on available reserves
    - Natural and man-made catastrophes
  
2. **Competitive pressures**
  - a. Carrier mergers
  - b. Agency mergers and acquisitions
  
3. **Legislative issues**
  - a. Privacy issues – protected information
  - b. Do Not Spam / Do Not Call
  - c. Gramm-Leach-Bliley
  - d. HIPAA
  - e. E-Signature
  - f. Email Encryption and other Information / Data Security requirements
  
4. **Global issues**
  - a. Terrorism / War / Insurrection
  - b. Pandemic
  - c. Cyber Attack
  - d. Recession
  
5. **Carrier ratings**
  - a. AM Best
  - b. Standard & Poor's
  - c. Other standards
    - Department of Insurance watch list
    - National Association of Insurance Commissioners (NAIC)

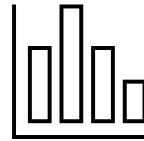
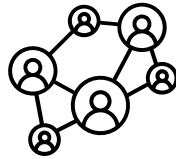
## E&O LOSS PREVENTION TIP

Take advantage of industry periodicals, podcasts, and e-newsletters. The insurance industry is fortunate to have a significant amount of high-quality content available in both print and digital formats. Information should be routed internally through the applicable staff as this will help them stay current on the various insurance issues. The topics are also great material for staff meetings.

# KNOW YOUR INDUSTRY

*Which of these resources are helpful to you?*

## SOME RESOURCES FOR STAYING CURRENT:



- Industry Periodicals – print, digital, and on social media
  - Rough Notes ([www.roughnotes.com](http://www.roughnotes.com))
  - National Underwriter/Property Casualty 360 ([www.nationalunderwriter.com](http://www.nationalunderwriter.com))
  - Insurance Journal ([www.insurancejournal.com](http://www.insurancejournal.com))
- Websites/Email News Bulletins/Blogs/Podcasts/Social Media
  - Insurance Information Institute ([www.iii.org](http://www.iii.org))
  - ACORD ([www.acord.org](http://www.acord.org))
  - Insurance Services Office ([www.iso.com](http://www.iso.com))
- Association News/Legislative Updates
  - Local, state, and national – PIA, IIABA, CIAB
  - Position-specific associations – claims, risk management, specialty lines
- Insurance Company and Aggregator news bulletins and updates
- Automation Vendor news
- Involvement in organizations/associations within a target market, including LinkedIn Groups

### E&O LOSS PREVENTION TIP

The various insurance carriers are rated based on, among other things, their financial ability to honor their premium and claim obligations. A.M. Best is a leading financial rating agency. Their website is [www.ambest.com](http://www.ambest.com).

It is highly suggested that agencies have a minimum financial rating level (A minimum of “A” is most common). Since these ratings can change, someone in the agency should have the responsibility of periodically checking all of the carriers that your agency places business with (including the carriers you access thru your wholesalers). If a carrier falls below the minimum level, management should be immediately notified.

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# THREATS OR OPPORTUNITIES?

*How do these trends affect how we do business?*

- **Aging Population** – example: impact on the medical industry
- **Career Transitions** – example: re-training needs
- **Cocooning** – example: online grocery shopping with same-day home delivery
- **Consumerism** – example: more disposable income means more “toys”
- **Cultural Diversity** – example: language barriers
- **Entrepreneurial Charity** – example: community involvement
- **Environmentalism** – example: recycling efforts
- **Distributed Workforce** – example: impact of more remote workers
- **Technical Revolution** – example: consumer expectation of immediate response
- **Lifetime Education** – example: use of search to find answers
- **Market Fragmentation** – example: increased specialization
- **Media Explosion** – example: quality of information via social media
- **Product Customization** – example: “pay per mile” auto insurance
- **Service Orientation** – example: self-service with certificates online
- **Time Poverty** – example: streamlining processes to save time
- **Total Quality** – example: do it right the first time
- **Value Added** – example: additional related services
- Other trends being noticed?





**Commit yourself to lifelong learning.  
The most valuable asset you'll ever have is your  
mind and what you put into it.  
- Brian Tracy**

### **SECTION SUMMARY**

Insurance professionals who stay aware of what is going on in the industry, as well as the trends overtaking the world at large, have a significant competitive advantage. These agents will be aware of new products, pricing issues, and the latest trends in technology that can be used to reach prospects and build successful relationships.

Neither the world nor the insurance industry is a static environment. For success, it is imperative to be on the cutting edge in understanding the challenges and the tools used to meet them.



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## **SECTION 3: KNOW YOUR PARTNERS**

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During this section you will:

- Define your “partners”
- Determine what your partners do well

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# KNOW YOUR PARTNERS

*Define Your Partners and What They Do Well*

1. **Other Agents, Companies, or Web Portals**
2. **Carriers**
  - a. Admitted vs. Non-admitted
  - b. Standard vs. Excess
  - c. Independent vs. Captive agents
3. **Vendors**
  - a. Technology Solutions
  - b. Website Content Providers
  - c. Claims Adjusting Services
  - d. Loss Control Services
  - e. Restoration Companies - Water / Fire / Cleanup
  - f. Body Shops
  - g. Glass Shops
4. **Wholesalers**
  - a. Defined
  - b. Implications
  - c. When to use/cautions to observe
5. **Others?**
  - a. Aggregators
  - b. Specialty programs/ Association endorsed programs
  - c. Risk-retention groups
  - d. Residual coverage
  - e. FAIR plans
  - f. Auto Insurance Plans
  - g. Workers compensation funds
  - h. Wind pool
  - i. National Flood Insurance Program

## E&O LOSS PREVENTION TIP

It is important to realize that the level of binding authority can vary greatly from one carrier to another. On residual market business including business placed through wholesalers, agencies will typically not have any binding authority. On accounts in the E&S / residual market, the agency should have special internal procedures to ensure that the business is placed in the proper timeframe. There have been many E&O claims where the agency did not bind the coverage properly and a loss occurred.

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# SAMPLE CARRIER SURVEY QUESTIONS

## EACH TIME YOUR CARRIER MARKETING REPRESENTATIVES COME TO VISIT, ASK:

- Do you have any special or association programs? What have been the results for each one? What are your core underwriting criteria?
- What type of accounts did you write the most of last month?
- In which classes of business do you consider yourself extremely competitive? What are your reinsurance limits? What has been your experience with that type of risk?
- Who do you consider your “competition” in these classes? Other classes? How do your policy forms, enhancement endorsements, and extensions of coverage compare to the competition?
- What special support or lead programs do you have that we can use to produce business for you?



**Need help maximizing carrier visits?** Download the free “Productive Agency Visits by Insurance Carriers Field Reps Guide” at [www.augiegroupp.org](http://www.augiegroupp.org). You’ll find this and numerous other resources in the AUGIE Library.



**All growth depends upon activity.  
There is no development physically or  
intellectually without effort, and  
effort means work.  
- Calvin Coolidge**

### **SECTION SUMMARY**

Whether specializing in commercial lines, personal lines, or a particular coverage niche, the insurance professional must be constantly tuned to the products offered in the marketplace.

Insurance production in the current environment may require access to a combination of standard and specialty products. The challenges presented by technology and fast-paced competition mandate that all members of the team continually recognize trends in both product and pricing.

Regular and frequent review of carrier partners and the available alternative markets is a must.

Take advantage of all the help your partners can give.



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## **SECTION 4: KNOW YOUR RESOURCES**

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During this section you will:

- Determine the tools and resources available
- Review the various tools and technologies available that can improve productivity and maximize opportunities
- Discuss techniques that improve communication and decrease potential errors and omissions

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# KNOW YOUR RESOURCES

## TECHNOLOGY TOOLS

Consider the various “tools” used in your office, and opportunities and challenges of each:

TOOL	CHALLENGES	OPPORTUNITIES
Agency Management System		
Comparative Raters		
Customer Relationship Management System (CRM)		
Document Management/ Scanning		
Email		
Client Portal		
Telephone (incl. VoIP and Cell Phones)		
Voice Mail		
Instant Messaging		
Text Messaging		
Tablet / iPad		
Mobile Applications		
Social Media		
Video		
Other tools		

## SECTION 4: KNOW YOUR RESOURCES

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# KNOW YOUR RESOURCES

## SUGGESTIONS FOR OPTIMIZING TECHNOLOGY WHILE MINIMIZING E & O EXPOSURE

- 1. Technology Selection and Implementation Considerations**
  - a. Use of ACORD standards
  - b. Opportunities for licensed integration across solutions
    - e.g. Mobile App that is populated from Agency Management System
  - c. Automated Checks and Balances
    - Accounting
    - Underwriting
    - Policy issuance
  - d. Productivity measurements – comparisons to industry benchmarks
  
- 2. Implementation of Prospect/Client Communication Tools**
  - a. Usage Policies and Monitoring
    - Telephone / Voicemail
    - Email / Website
    - Twitter, Facebook, YouTube, LinkedIn, Instagram, and other Social Media
  - b. Automated Servicing Options/Implications
    - Self-service
    - Service centers
  
- 3. Development of Procedures to Ensure Consistent Delivery of Information**
  - a. Scripting
    - Consistency of message delivered to customers
    - Thorough coverage review
  - b. Messages that get results
    - Outbound
    - Inbound
  - c. Website
    - Interactive/FAQ/Self-serve capabilities
    - Product information
    - Agency information
    - Customer access to policy detail/ID cards/Certificates
  - d. Email Usage
    - Documentation detail
    - Security/privacy



## E&O LOSS PREVENTION TIP

In many respects, regardless of the type of technology used, documentation is the key. Key issues involving documentation deal with the following:

- the documentation should be promptly handled,
- it should be detailed, and
- it should be professional.

At the time of an E&O claim, both attorneys (the one defending your agency and the attorney representing the party suing your agency) will have a right to the file in question including all documentation / file notes, e-mails, etc. The outcome of many E&O claims has been determined by the quality (or lack of quality) of the documentation.

To ensure that the agency documentation standards are adhered to, any auditing done within the agency should have a strong focus on the level and quality of documentation.

## SECTION SUMMARY

Every insurance professional, regardless of the role played in either an agency or a company, has a wide variety of tools and resources that can be accessed and used to maximize productivity. Each of these “tools” creates both an opportunity and an obligation to understand its full potential for both marketing to, and servicing, the insurance buyer. It is an inherent obligation to use the tools effectively while maintaining careful procedures to reduce the potential for errors and omissions.

Every time a new tool is explored, ask “how can I use this to identify prospects and deliver something of value to prospects and customers alike?”

Every time a new “tool” is adopted, develop policies and procedures for its use and how consistent documentation will be achieved.



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## **SECTION 5: IDENTIFY YOUR MARKETS**

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During this section you will:

- Define the terms associated with establishing a “Target Market”
- Learn key factors for positioning yourself/your agency
- Determine customer needs and requirements
- Identify “Insider Industries” and their “Critical Success Factors”

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## IDENTIFY YOUR MARKETS

“Marketing” is how you **define** your product, **promote** your product, **distribute** your product, and **maintain a relationship** with your customers.

When designing your overall marketing plan, consider the simplicity of the approach as outlined by Michael Jans, Founder of Agency Revolution ([www.agencyrevolution.com](http://www.agencyrevolution.com)), of focusing on the “Three M’s.” He challenges us to consider “Who is Your Market?,” “What is Your Message?,” and “What Medium Will You Use?” to reach them?

- **Market** - Who am I trying to reach as potential customers? – keeping in mind that “everyone” is not an acceptable answer. Are you trying to reach high net worth or newlywed couples? Rural customers or more urban dwellers? Determining your market is foundational to your marketing success.
- **Message** - What is the message you plan on sharing to attract leads in your market(s)? Will a “save you money” approach work with high-net-worth customers or would a “protect your assets” be a more effective approach?
- **Medium** - What is the best way to deliver my message to the targeted prospect? Would you use paper placemats at a local Diner to reach high net worth customers or would co-branding with a realtor, financial advisor or high-end car dealer be more effective?

Consider using a matrix to bring the concepts together by realizing that your business can simultaneously employ a number of approaches to reach your desired customer base.

MARKET	MESSAGE	MEDIUM
High Net Worth	“Protect Your Assets”	Sotheby’s; Country Clubs; Mercedes
Newlywed Couple	“Combine Your Households”	Pinterest; Bridal Shows

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# THINGS TO CONSIDER FOR TARGET MARKETING

## MARKET

Remember: there are two major markets: PERSONAL AND COMMERCIAL

## GEOGRAPHICS

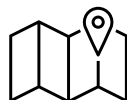
- Where are my likely buyers?
- Is the area growing or contracting?
- Is there new industry to attract residents or provide jobs?
- What media options are available to help promote my agency?
- What is the general cost of living and/or cost of doing business?
- Is there a propensity for the area to be affected by hurricanes, earthquakes, etc.?

## DEMOGRAPHICS

- What is the general age group of this market – older or younger?
- Are most consumer's family households or single people?
- What is the level of formal education?
- Are the job opportunities blue-color or white-collar?
- Is there ethnic diversity?
- Is the population base stable or very mobile?
- What are the major businesses in this area?
- How long have the businesses been in the area?
- Is there growth or contraction of business/jobs?

## PSYCHOGRAPHICS (CONSUMER ATTITUDES)

- How does this group of consumers think?
- Are these consumers extremely price-sensitive?
- Are these consumers brand loyal?
- Do these consumers consider insurance an important product?
- What degree of risk tolerance do these consumers exhibit?



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# TARGET MARKET MESSAGING & MEDIUM CONSIDERATIONS

## MESSAGE - THE MESSAGES THAT ARE USED TO PROMOTE A PRODUCT SHOULD BE:

- **Important:** The difference delivers a highly valued benefit to the target buyer. Must identify the potential customer and determine if they NEED or WANT your product.
- **Distinctive:** Competitors do not offer the difference, or your company can offer it in a more distinctive way. Determine what is distinctive about your offering. This could be a special feature like a disappearing deductible or additional coverage such as mechanical systems breakdown.
- **Superior:** The difference is superior to other ways that the customer might obtain the same benefit. You could stress the longevity of the agency or the carrier. You could stress the agent's or agency's stature in the community.
- **Communicable:** The difference can be explained and communicated to the target buyers. This difference must be able to be expressed in some meaningful and quantifiable term by answering the question "what this means to you is ..."
- **Preemptive:** Competitors cannot easily copy the difference. There are carefully guarded trade secrets that make it almost impossible to duplicate or there are patents and copyrights for the product.
- **Affordable:** Buyers can afford to pay for the difference. The difference is perceived as a good value (e.g. your family will be safer surrounded by our 11 airbags).
- **Profitable:** Company can introduce the difference profitably. Delivering the message must be done in a cost-effective manner. Sometimes the delivery can be accomplished by the use of a memorable spokesperson or the business owner him/herself.

## MEDIUM – WHEN SELECTING THE PROPER MEDIUM FOR YOUR MARKETING MESSAGE:

### Identify Your Purpose and Goals

- **How will the message serve the target audience?** For example, commercial prospects might find a well-crafted and highly technical white paper or eBook. A personal prospect might appreciate an infographic or article that demystifies insurance complexities.
- **What action do you want the prospect to take?** Do you want them to consume the content and engage with your brand? Do you want them to fill out a lead gen form or take advantage of an offer?

### Hammer Out the Operational Details

- **Does this medium fit with your overall marketing strategy?** For example, you're not necessarily just publishing to a blog, your strategy may also include paid social and email distribution.
- **Consider the total marketing budget:** If you only have \$20,000 for the year, you won't want to spend it all on a couple of videos. Instead, take a holistic look at your budget before allocating resources to any one medium. It's best to keep everything in balance.
- **Time frame:** How quickly does this message need to be turned around?

# IDENTIFYING YOUR TARGET MARKET(S)

Name any type of risk of which you already insure five customers.

Match that list with the company programs and products you have access to (your resources).

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## THESE ARE YOUR TARGET MARKETS.

*Learn everything you can about them! Become an “insider.”*

Consider available resources for learning about your Target Population/Industry(ies):

- Call an existing customer and ask if you and a staff member can visit them to learn more about their business/industry.
- Ask your companies what research they have done on your target market and prospects within that market.
- Search the internet for articles and publications focused on your target population/industry.
- Check local colleges for masters / doctoral candidates who may be doing research on your target populations/industries.
- Subscribe to the target’s publications and join target population/industry organizations, associations, and groups.
- Other ideas?



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# TARGET POPULATION / INDUSTRY

## SAMPLE SURVEY

*This exercise will help you identify likely concerns of similar target prospects.*

1. **What are the Critical Success Factors (CSFs) for your business/industry (CL)? What are the most important aspects of your lifestyle that require asset protection (PL)?** CSFs are the most important aspects that lead to success in the business/industry.
2. Ask your successful customer what is most important to them about their insurance program?
  - Coverage?
  - Price
  - Service?
  - Company?
  - Relationship?
  - Something else?
3. Ask the customer to **rank their knowledge** of their own insurance program?  
 None    Know a Little    Know Some    Very Well Informed
4. Are they aware of the latest **techniques available** in insurance to help them in their industry/lives?
5. Ask what the customer thinks that the **insurance industry could do to help them or their business?**
6. Ask the customer what **factors they consider in selecting an insurance agent/company?**
  - Have they changed agents in the last five years? If so, why?
7. Ask your customer what **upsets them most** about their insurance program?
8. What does your customer **feel is the most important part** of their insurance program with you/your organization?
9. How often does the customer **review their insurance program?**
  - How recently has a Risk Analysis Survey been done for them?
  - What risk controls/loss reduction programs are in place?

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# **BECOME AN “INDUSTRY INSIDER” AND STAY THAT WAY**

- 1. Become a Coverage Expert in your target industry and routinely review critical concerns within the industry**
  - a. Underwriting factors
  - b. Loss control implications
  - c. Safety program requirements
  
- 2. Stay aware of current industry conditions**
  - a. Knowledge of local, regional, global issues
  - b. Knowledge of personal/ business risk requirements
  - c. Knowledge of minimum legal requirements
  
- 3. Review the specifics of each individual risk/prospect**
  - a. Level of risk aversion
  - b. Preferred limits/ deductibles
  - c. Debits/ credits/ discounts available
  - d. Best approach for risk-handling/ placement
  - e. Compliance with loss control recommendations
  
- 4. Knowledge and consistent procedures minimize Errors & Omissions potential**
  - a. Use a comprehensive checklist to ensure all exposures are discussed
  - b. Help the customer understand the benefits of adequate limits
  - c. Document all interactions regarding exposures, coverage options, and selections
  - d. Offer and plan regular renewal (or interim) coverage reviews
  - e. Continue to educate your prospect/customer

**If You Are Not an Insider,  
You Make Your Job Harder.**



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# 15 TECHNIQUES OF AN “INDUSTRY INSIDER”

1. Follow, like, comment, and share content regarding your target industry/population on social media platforms
2. Host seminars/webinars about issues affecting the target industry/population
3. Provide content (articles, blog posts) to contribute to industry publications
4. Write informational brochures, pamphlets
5. Send newsletters to members with "hot" topics about their industry, not yours
6. Subscribe to trade journals, newsletters, and other publications available in the target industry
7. Join a target industry association
8. Participate in target industry seminars/webinars
9. Conduct industry surveys
10. Maintain contact with key industry influencers
11. Build relationships with vendors that serve your target industry
12. Send news releases about your involvement in target industry events
13. Partner with members of the target industry to perform public service
14. Be sure your website indicates your involvement in your target industry/population/community
15. Establish links between your website and target industry association websites

# CENTERS OF INFLUENCE

*Who do you know? Who does who you know know?*

Where can I find a source of individuals / businesses in my target industry / population?

<i>Consultants/Trainers</i>	<i>Civic Clubs</i>	<i>Past Customers</i>	<i>Past Business Associates</i>
<i>Former Employees</i>	<i>Bankers/Financial Consultants</i>	<i>Realtors</i>	<i>Lawyers</i>
<i>Business Owners/ Executives</i>	<i>Clergyman/Church Contacts</i>	<i>College Professors</i>	<i>College/ Fraternity/Sorority Alumni</i>
<i>Vendor Sales Reps</i>	<i>Doctors, Dentists, Therapists</i>	<i>Friends</i>	<i>Association Members</i>
<i>Loan Officers</i>	<i>Network Clubs</i>	<i>Insurance Producers</i>	<i>Your Agency Staff</i>
<i>Suppliers</i>	<i>Insurance Company Employees</i>	<i>Relatives</i>	<i>Neighbors/ Tenants</i>
<i>Accountants</i>	<i>Life Insurance Salespeople</i>	<i>Contractors</i>	<i>Architects</i>
<i>Corporate Relocations</i>	<i>Advertising Agencies</i>	<i>Stockbrokers</i>	<i>Others</i>

## OTHER POSSIBLE LEAD SOURCES

### DIRECTORIES

Association  
Church  
City/County Assessor  
Local/Neighborhood  
Convention Rosters

### NEWS RELEASES

Building/Business Starts  
Property Transfers  
Trade Licensees  
Business Promotions

### OTHER IDEAS

Purchased Leads  
State & Local Govt.  
Websites  
LinkedIn Groups  
Other people's advertising:

- billboards, print ads, flyers
- video testimonials, emails
- vehicle signage
- social media promotions



**The aim of marketing is to know and understand the customer so well the product or service fits him and sells itself.  
- Peter F. Drucker**

### **SECTION SUMMARY**

Regardless of the hours you are willing to sacrifice for success, it is impossible to be all things to all people in the ever more specialized insurance industry.

To maximize success and to serve the prospects you select, it is necessary to establish selection criteria and fully understand the need to target your professional efforts. By establishing the criteria for a “target” market, whether it is a segment of the population (personal lines) or a particular industry group (commercial lines), you will be able to focus on how you can contribute to that target’s critical success by learning all that you can about them or their industry and by positioning yourself to be a problem solver and partner in their success.

Cultivate your centers of influence and meet your prospect in their own environment. Spend your time wisely – where it is going to have the greatest effect!

Remember, marketing is the strategy side of selling!



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## **SECTION 6: IDENTIFY UNDERWRITING CONCERNS**

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During this section you will:

- Determine needs & expectations of today's consumers
- Review trends that affect insurance coverage
- Learn to utilize the Risk Management process to learn more about your prospects' needs

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# NEEDS ASSESSMENT

## CONSUMER NEEDS

- Rating factors that affect individual risks
  - Age
  - Location
  - Property exposures
- Coverage to meet needs of the consumer's family/business
- Service/value importance
  - price vs. value
  - agency/company value-added benefits

## CONSUMER VALUES AND EXPECTATIONS

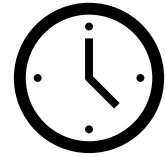
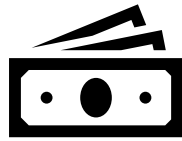
- Impact of generational differences
- Effectiveness of marketing efforts will differ based on generational differences

## GENERATIONAL DIFFERENCES

1. **Seniors** – born 1945 and before
  - Respect for hierarchy and following orders; loyal
  - Conservative spenders
2. **Baby Boomers** – born 1946 to 1964
  - Personal growth is a priority; winning is important
  - Wide age span = varying life stages; many retiring
3. **Gen Xers** – born 1965 to 1978
  - Latch-key kids; MTV generation, boomerang generation
  - Technology savvy; self-reliant
  - Highly ambitious; pragmatic
4. **Gen Yers** – born 1978 to 1997 (“Millennials”)
  - Significant purchasing resources
  - Technology reliant
  - Expect “concierge” service
5. **Gen Zers** – born after 1997
  - Intimate with technology = constant connectivity
  - High expectation for quick responses

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# WHAT'S IMPORTANT...TODAY AND BEYOND?



## CONSIDER THESE VARIABLES:

*How do they affect the insurance industry?*

1. Aging population
2. Disposable income
3. More sophisticated buyer
4. More highly educated
5. Value-driven
6. Loyalty must be earned
7. Individual and personalized “concierge” service
8. Access to information 24/7/365

# CONSUMER BUYING PATTERNS

	NOMADS		HUNTERS		QUALITY SEEKERS	
Searching for the best deal on price	42%		100%		32%	
Loyalty is driven by trusting personal data will be protected	30%		23%		40%	
Loyalty depends on high-quality service	36%		37%		46%	
Consider using alternative online providers of insurance	74%		0%		0%	
Willing to share personal data with their insurer	63%		52%		53%	
Willing to share data with a third party for relevant services	66%		42%		43%	
Willing to use automated support for selection of insurance coverage	86%		64%		67%	
Want to receive personal alerts to reduce risk	63%		52%		56%	
How they seek advice	52% Online	51% Agent	38% Online	58% Agent	35% Online	62% Agent
How they purchase insurance	51% Online	51% Agent	40% Online	57% Agent	34% Online	62% Agent
Most valuable source of insurance advice	29% Online	30% Agent	33% Online	37% Agent	25% Online	42% Agent

Source: [accenture.com/FSCConsumerStudyInsurance](https://www.accenture.com/FSCConsumerStudyInsurance)

## WHERE ARE THE OPPORTUNITIES?

The future of insurance is fluid. Shaped by customer expectations, tech innovation, and the agile service offerings agents and their companies deliver. Success depends on new models and real-time interactions that deliver tangible customer benefits, the hybridization of advice, and secure digital distribution models.

## HOW CAN YOU MAXIMIZE THESE OPPORTUNITIES?

# BECOMING A RISK ADVISOR

1. Conduct a needs assessment – ideally, using a checklist or comprehensive coverage questionnaire.
2. Understand the factors that will affect Premium, for example:
  - Exposures
  - Assets
  - Territory
  - Driving Record
  - Construction Type
  - Rate Class
  - Credit Score
3. Review factors that affect risk handling, for example:
  - Geographic
  - Demographic
  - Socio-economic
4. Implementation risk management solutions
  - Commercial lines product availability/solutions
  - Personal lines product availability/solutions
  - Alternatives other than an insurance product?

## E&O LOSS PREVENTION TIP

Most industry professionals would agree that “your best customer is an educated customer.” It is suggested to have a variety of means to educate your customer on the coverage they have (and how it works) as well as to identify gaps involving uninsured exposures.

One method is to advise your prospect/customer of various policy exclusions. Not only does this educate but it also addresses a potential sales opportunity. In addition, many agencies utilize a weekly “did you know” email or social media campaign to help educate their customers and to assist in cross selling.



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# GETTING TO KNOW YOUR PROSPECT...

## THE RISK MANAGEMENT APPROACH

### PURPOSE

To have an organized approach to reviewing exposure to loss while helping the prospect conserve assets and reduce the adverse effects of risk.

NOTE: CPIA 2 includes a more in-depth review of the risk management process.

### BENEFIT

Provides consistency and reduces the likelihood that an area of concern will be overlooked. A value-added service to the prospect.



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# INITIAL PROSPECT PROFILE

Prospect Name/Organization: \_\_\_\_\_

Complete Address: \_\_\_\_\_

Contact telephone number(s)/email address: \_\_\_\_\_

## Prospect History:

How did the Prospect learn about me/my organization? \_\_\_\_\_

Relationship with me/my organization? \_\_\_\_\_

Referrals from this Prospect: \_\_\_\_\_

## Prospect Specifics:

Industry/Demographics: \_\_\_\_\_

Line(s) of Business under consideration: \_\_\_\_\_

Key underwriting concerns: \_\_\_\_\_

Competition: \_\_\_\_\_

Research (i.e. web search, site visit): \_\_\_\_\_

## Reasons Prospect Will Buy from Me/My Organization:

1. \_\_\_\_\_

2. \_\_\_\_\_

3. \_\_\_\_\_

**Marketing Strategy:** \_\_\_\_\_

**Contact Dates:** \_\_\_\_\_

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# DEVELOPING A COMPREHENSIVE INSURANCE PROGRAM

1. **Needs Assessment** using a comprehensive checklist/coverage questionnaire
2. The impact of **consumer/business reports**
  - a. Insurance Score/FICO Score
  - b. CLUE
  - c. MVR
  - d. Dun & Bradstreet reports
3. **Customization** of options to meet needs
  - a. Endorsements
  - b. Coverage extensions
  - c. Freeform requests
4. **Risk Retention** Options
  - a. Protection levels/Coverage limits
  - b. Risk-retention/deductibles
5. **Insurance company stability**
  - a. Implications of Carrier ratings
  - b. Tort law and the effect on pricing
  - c. Reinsurance limits
6. **Additional services** available from insurance companies
  - a. Loss control/safety engineering
  - b. Billing – direct vs. agency
  - c. Group/benefits
  - d. EFT/Credit card acceptance

## E&O LOSS PREVENTION TIP

Documentation is extremely important in E&O prevention. One key area to document is when customers decline various coverages. It is important for the agency to have solid documentation in this area. The best documentation would be a document from the insured, but should they not be willing to do that, the agency should send the customer some form of written communication memorializing the declination of coverage conversation.



**If you don't invest in Risk Management, it doesn't matter what business you're in, it's a risky business.  
- Gary Cohn**

### **SECTION SUMMARY**

It is important to learn as much as possible about a prospect.

Beginning with an understanding of generational differences can help the insurance practitioner determine a course of action and initial approach to a target population or industry group.

Once the specific prospect is identified, conducting an evaluation can determine the specific needs and concerns of that prospect. It is essential to offer the prospect a reason to accept your suggestions by distinguishing yourself from your competitors and standing out in the mind of the potential insured.

The risk management approach is a consultative method which allows the insurance professional to approach the design of the proposed insurance program from the eye of the potential customer.



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## **SECTION 7: DELIVER YOUR MESSAGE**

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During this section you will:

- Determine what “message” you want to deliver about your organization
- Develop methods for communicating your expertise & knowledge
- Review critical elements of preparing an effective prospecting program
- Understand the importance of proper promotion, including:
  - Image/Branding
  - Public Relations
  - Advertising
  - Use of various marketing mediums

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# YOUR PROMOTIONAL PIECES

## AGENCY IMAGE/BRAND

- Consider Logo, Letterhead, Font Style, Color Palette used on all communication
- Signage
- Outbound Voice Mail message consistency
- Website/Blog/Social Networking sites/Video

## BUSINESS CARDS

- Make them legible – no less than 10-point type
- Include name, company name, primary phone number, email address, website
- Make them memorable – vertical, raised type, color, photo
- Use your card to introduce yourself; include with all print correspondence

## AGENCY FACT SHEET

- Founded in . . .
- Staff credentials . . .
- Special programs and industry expertise . . .
- Community activities supported by agency . . .
- Other “different and better” benefits and services

## CAPABILITIES STATEMENT

- 24-Hour Claim Service
- Online Chat/After Hours Help Line/Client Portal/Mobile App
- Web Site with customer service options and answers to frequently asked insurance-related questions
- Social Media and Informational blog
- Certificate Hot Line
- In-House Claim Settlements/Draft Delivery Service
- Claim handling – fulfilling the promises

### E&O LOSS PREVENTION TIP

Your promotional material should be reviewed each year to make sure that it accurately states the capabilities of the agency. Agencies should not “over promise” in the marketing message that appears on the agency website, promotional pieces, customer proposals, etc.

There have been many E&O claims where the promotional material negatively impacted the E&O claim and caused the agency to be held to a higher standard of legal liability.

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# **YOUR PROMOTIONAL PIECES (CONTINUED)**

## **CUSTOMER LIST**

- Customer Names as references, used with permission
- Industry Memberships/Involvement

## **TESTIMONIALS (PRINT/VIDEO)**

- Claims Success Stories
- Service Accolades
  - Used with Permission
  - Printed on Customer Letterhead

## **REPRINTS OF ARTICLES**

- Authored by Agency Personnel
- About Agency/Agency Personnel

## **WEBSITE AND SOCIAL MEDIA RESOURCES**

- Insurance FAQs (frequently asked questions)
- Options for Self-Service
- E-newsletters

## **SAMPLE CUSTOMER SERVICE AGREEMENT**

## **OTHER EXAMPLES?**

### **E&O LOSS PREVENTION TIP**

Keep privacy issues in mind when marketing and communicating with various carriers, vendors, policyholders, and prospects. The agency should be aware of, and comply with, the privacy regulations in the protection of PHI and PII.

# DEVELOPING A SUCCESSFUL MARKETING CAMPAIGN

1. **List your goals.** Do you want to develop your brand? Promote certain products or services? Increase overall sales through customer retention and/or new business? All of the above?

Additionally, Producers should determine:

- How many prospects does it take to generate one sale?
  - How long will each prospecting effort take?
  - How much time do I need to devote to new business development every day?
  - How many sales do I need each month to attain my year-end financial goals?
2. **Know your budget.** Is it enough to meet your objectives? A standard rule of thumb is to budget between 1 - 5 % of agency revenue.
  3. **Identify your target market and audience.** Create a list of your best potential customers. Within which target industry(ies)/populations do you plan to write business? Have you defined the demographics of these target group(s)?
  4. **Identify available media.** Which form of media reaches your target market most effectively per dollar spent? This may entail TV, Radio, Email marketing, Print Ads / Billboards, Social Media Advertising, Direct Mail, or a combination.
  5. **Identify other methods and resources.** Are there opportunities to support community activities in your target group(s)? Service organization or industry association membership? Trade show or webinar participation?
  6. **Form a strategy.** How will you position yourself against the competition? What are your major strengths? What competitive advantages can you enumerate?  
REMEMBER YOUR AGENCY CAPABILITIES STATEMENT.
  7. **Track and evaluate results.** Have all staff members commit to identifying the source of your new business.
  8. **Develop a Risk Management Plan.** Once you begin a dialogue with the prospect, determine how you will gather risk and exposure information and your strategy for presenting solutions. Remember that risk management includes insurance as well as non-insurance options.

## SAMPLE PRODUCER GOAL SETTING CALCULATION

- Annual New Business Revenue Goal - \$75,000
- Average Premium per Target Account - \$5,000 x 15% Average Commission = 750
- 35% Producer Commission Paid on New Business x \$750 = \$262.50
- To reach New Business Goal -  $\$75,000 / \$262.50 = 286$  sales needed, divided by 12 = 24 per month
- Average Closing Ratio of 60%
- Prospects Needed to Reach Goal –  $286 \text{ sales needed} / 60\% \text{ closing ratio} = 476$



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# DEVELOPING THE PROSPECTING PROCESS

## WHOSE JOB IS IT?

- Recognize that PROSPECTING is a PROCESS!
- AUTOMATE it!
- ASSIGN it!

## SAMPLE TASK LIST

TASK	RESPONSIBILITY	TIMELINE/TARGET DATE(S)
Develop Strategy		
Secure Leads		
Computer Input		
Create Messaging		
Create/Gather Other Marketing Collateral		
Assemble and Track Mailings/Emails		
Follow-up Phone Calls to Secure Appointments		
Newsletter design/distribution		
Press Release design/distribution		

# SAMPLE PROSPECTING PROCESS - DETAIL

TIMELINE	ACTIVITY	TOPIC
<b>First Week</b>	Letter/Email	Agency Brochure or Informational Article/Links to Agency Website
<b>Second Week</b>	Letter or Postcard/Email	Claims story or other timely information
<b>Third Week</b>	Letter or Postcard/Video Message	Introducing your firm's connection to the target market
<b>Fourth Week</b>	Phone Call	Follow-Up on Mailings/Set Appointments
<b>Fifth Week</b>	Scheduled Visit	Introduction/Fact-finding or Product Info
<b>Sixth-Seventh Weeks (1-2 weeks after call)</b>	Follow-Up Phone Call or Visit	Deliver Info/Quote/Proposal
<b>1-7 days after visit</b>	Follow Up/Thank You Email	Recap/Relevant Attachment
<b>Eighth Week</b>	Follow-Up Phone Call or Visit	Receive the Order/Discuss future opportunities
<b>Continuous/ Prior to x-date</b>	Service and Follow-Up	Enclosures/Reminders

## WHAT MAKES A GOOD “ENCLOSURE” OR “ATTACHMENT?”

Bulletins  
 Newsletters  
 Product Brochures  
 Video Introduction

Newspaper Clippings  
 Industry Reports  
 Claims Settlement Info  
 PowerPoint Presentation

Sample Rates  
 Webinar Invitation  
 Success Stories  
 Blog Post

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# PUBLIC RELATIONS VS. ADVERTISING

## PUBLIC RELATIONS IS DEFINED BY WEBSTER'S AS:

“The business of inducing the public to have understanding for and goodwill toward a person, organization, or institution.”

How do we - as members of the insurance industry - do this in our communities? \*

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\*Supporting industry groups, community involvement, educating consumers, etc.

## ADVERTISING IS DEFINED AS:

“The act or process of calling something to the attention of the public by paid announcements.”

What do you advertise? \_\_\_\_\_

Where do you advertise? \_\_\_\_\_

Do your carriers contribute to your advertising efforts e.g. provide cooperative advertising dollars and/or advertising copy?

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Who's responsible for the advertising effort and developing the advertising budget?

How does your office location or décor contribute to your image? \_\_\_\_\_

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Does your agency have easy access to licensed professionals? \_\_\_\_\_

Does the agency have a web presence with service options? \_\_\_\_\_

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# TARGETED DIRECT MAIL SUCCESS

## IT'S AS SIMPLE AS D-I-R-E-C-T

- D DIRECT.** Get to the point and don't waste the reader's time. Tell the most important part of the message first.
- I INSIGHT.** Do your homework and know your audience.
- R RESPECT.** Be respectful in tone and content. Don't insult or intimidate the reader.
- E EDUCATE.** Be informative. Share knowledge and communicate value.
- C CREATIVE.** Use graphics, photos, and colors to highlight your message in printed material.
- T THINK AHEAD.** Anticipate the readers' questions and answer them in your message.

### THE PAPER PROGRAM

Find someone on your staff that is inclined to be a note writer. Have personalized notepaper created. For every special event you hear about for any of your prospects or customers – write a brief, handwritten note and send in a hand-addressed envelope with a stamp.



# LETTER WRITING RULES

## ORGANIZE WHAT YOU WRITE:

Single page only	Multi-page letters lose the reader's attention.
Three paragraphs	<b>First paragraph:</b> Tell them what you will tell them. <b>Second paragraph:</b> Deliver the message. <b>Third paragraph:</b> Summarize
Most important point in the P.S.	The P.S. is usually the first thing read.
Keep it positive.	Avoid negative phrases and words. <b>Words that motivate:</b> <i>Please, Will you help me, Thank you, Free, Congratulations, I'm sorry</i> <b>Words that irritate:</b> <i>But, Me, Get the point, Not really, You'll have to</i>
Illustrate your ideas.	Use examples or anecdotes.
Use simple sentence structure.	Less than 12 words per sentence.
Sixth-grade vocabulary	Words three syllables or less. Avoid technical terms.

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# KEY RULES OF EMAIL MARKETING

- **Keep it brief.** Use a short subject line - five words maximum. If a subject line is too long, it sounds like a pitch. For example, something like “What is EPLI?” could work to introduce prospects to this complex coverage area.
- **Don’t share other people’s email addresses.** To send to a group, use “bcc:” instead of “cc:.”
- **Keep text short.** Ten lines is near perfect. If you can't make a compelling case quickly, your offer isn't good enough to send to your list yet.
- **Provide value.** Link from the email to a Web page with the real pitch. The email inbox is a poor selling environment. It's dry, colorless, and has no emotional leverage. But Web pages are terrific selling environments. They amuse people while they sell and can communicate positive feeling through the right design. So, use the email to sell the Web page. Then use the Web page to sell the product/service.
- **Avoid SPAM – practice “permission marketing.”** People don’t like to be inundated with unwanted emails from people they don’t know. Ask your prospects/customers if you may email them interesting articles, news, new policy information that might meet their needs, etc. from time to time.
- **Consider bulk email programs.** Multiple providers are available. “Search” the internet for “email marketing” and you’ll find many options. You may wish to contact your Agency Management System Vendor and/or User Group to see which services may integrate with your management system. Outlook & Word merge is also a viable option if email addresses can be exported from your database.

## CAN-SPAM ACT

The Rule requires that a commercial e-mail contain accurate header and subject lines, identify itself as an advertisement, include a valid physical address, and offer recipients a way to opt out of future messages. Visit [www.ftc.gov](http://www.ftc.gov) for complete details.

# DEVELOPING YOUR WEB PRESENCE

## WHY DO YOU NEED A WEBSITE?

- Attract new customers
- Enhance your professional image
- Cross-sell additional products and services to current customers
- Ideal way for customers to refer your services to others
- Keep pace with today's technology
- Portray a more modern image

## ITEMS TO CONSIDER/ADDRESS IN DEVELOPING A SITE:

- Who will oversee the project?
- Who will design the site?
  - Domain name registration
  - Hosting
  - Content development/regular updating of content
- Connectivity with carriers
- Integration with Agency Management Systems
- Online marketing
- Online sales opportunities



### E&O LOSS PREVENTION TIP

Your website should indicate the states you are licensed to do business in. If your agency is writing business in multiple states and your capabilities vary by state, this should be noted.

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# USE OF SOCIAL MEDIA

## HOW DOES YOUR AGENCY ENGAGE ON VARIOUS SOCIAL MEDIA PLATFORMS?

- Facebook
- Twitter
- LinkedIn
- YouTube
- Instagram
- Pinterest
- TikTok
- Snapchat
- Others?

## PURPOSE FOR USING SOCIAL MEDIA

- Create and engage “Friends” and “Fans”
- Provide information
- Drive people to visit your website/contact you
- Share your story and expertise
- Create positive buzz = referrals
- Others?

## ERRORS AND OMISSIONS CONCERNS

- Check accuracy of every statement
- Blog posts should contain general information, not customer specifics
- Only post information that is from a reliable source

### E&O LOSS PREVENTION TIP

A **social media policy** is a document that outlines how an organization and its employees should conduct themselves online. A social media policy is a crucial tool for any organization that uses social media.

The guidelines should be prepared to advise your employees and customers on the role of Social Media in the agency. Social Media can be a powerful tool to market your agency to distinct agency populations. To minimize the potential for problems, a Social Media Policy should include the dos and don'ts for employees and customers and what is considered unacceptable behavior.



# TELEPHONE TECHNIQUES

## WHEN MAKING CONTACT WITH YOUR PROSPECTS VIA TELEPHONE, BE PREPARED:

- Have a specific goal for each phone call
- Plan before you dial
- Use a script or outline of points to cover - but don't read word-for-word
- Introduce yourself and the purpose of your call
- Take no more time than you have promised

## DEVELOP EXPECTATIONS FOR YOUR CALL

What will you say to the "gatekeeper?"

What is your "motivating" statement?

What is the expected reaction?

What are the expected objections?

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**Tip for reaching elusive prospects:** get cell phone number or email address from gatekeepers.

Explain that your call is not urgent and that you'll try to reach the prospect in a more convenient way. Then send a message that will have your prospects calling you. Do your homework thoroughly. Introduce yourself and your company. Most important, include attention-grabbing statistics that will make them sit up and take notice. End the message with an invitation for your prospects to call you for further information or clarification. They will.

### E&O LOSS PREVENTION TIP

It is extremely important that phone conversations between the agency and its customers be documented promptly, accurately, and with sufficient detail. The goal is that if the person documenting the conversation is not in the office the next day that a fellow employee will be able to review the documentation and know exactly what transpired.

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# EFFECTIVE USE OF VOICE MAIL

## THINGS TO CONSIDER WHEN LEAVING A VOICE MAIL MESSAGE:

- If you want to reach decision-makers, call early in the morning or late in the day, when there is a better chance of them picking up their own phones.
- Speak slowly and distinctly throughout your entire message.
- Clearly and succinctly state your business – Let the prospect know upfront who you are (full name), your company name, why you want to talk to him/her, and how you can be reached (complete phone number, including area code).
- Make sure that you give prospects just enough information to pique their curiosity and create a need.
- Build a sense of urgency into your message and suggest a good time for them to return your call.
- Sound like someone the prospect should call back. Project confidence and authority.
- End your message with the prospect's favorite word - their name!

## TURNING GATEKEEPERS INTO ALLIES:

- Recognize the difference between an Executive Assistant gatekeeper and a Receptionist gatekeeper.
- **Accept that once you've reached the Executive Assistant, you have reached the Executive!** Learn their name immediately and present your “motivating statement” to them. By treating the Executive Assistant as the Executive, you will find out more about the priorities and strategies of the Executive you're trying to reach. Don't make demands or be condescending. By asking for the Executive Assistant's opinions and insights, you can then determine what should happen next. You may state that “we typically work with the comptroller – should I be talking to [Executive] or is there someone else you would recommend I share our ideas with?”
- **With the Receptionist gatekeeper**, ask for the Executive, by name, and state your name with unshakeable confidence. If asked for the purpose of the call, you might say something like “an idea that [Mr./ Ms. Executive] may be able to use to [your motivating statement]. Would you please connect me? Thank you.”



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# EFFECTIVE USE OF YOUR VOICE MAIL GREETING

## THINGS TO REMEMBER WHEN RECORDING YOUR OUTGOING MESSAGE:

- If your message could be the first contact a prospect has with your organization, bear in mind that you are welcoming a guest. Greetings should be cheerful, but callers become irritated with “joke of the day” messages.
- State your full name as part of the greeting. You may also wish to state other ways of reaching you, for example, “you may reach me by email at...” and/or “my cell phone number is...”
- Provide an escape. Either tell callers up front how to get to the operator; or advise them that they can bypass the greeting and leave a message by pressing \_\_\_\_\_.
- “I can’t answer the phone right now” greetings are completely worthless. Once a caller gets your voicemail greeting, they know you’re not talking to them, so tell them something useful like when you will return or if there is someone else they can talk to.
- Be certain to change your greeting when you are going to be away from the office, even for one day. Let callers know who they should talk to in your absence.
- Disclaimers – it is a good idea to state that coverage cannot be changed or bound with a voice mail.
- Train ALL employees to properly use voicemail. This is an extension of your Agency image and brand!
- Conduct a self-audit. If you suspect voicemail problems or have had negative comments from prospects or customers, spot-check employees.

### E&O LOSS PREVENTION TIP

The voice mail message for all employees should state “we cannot bind, modify or delete coverage using voice mail. Please contact our office during normal business hours to effect a change in coverage.”

It is suggested that agency email also contain a similar message. The goal is to advise customers that choose to leave your agency voicemails or send emails that just because they requested a coverage change, that change is not effective until approved by the appropriate agency staff.



**Keep your sales pipeline full by prospecting continuously. Always have more people to see than you have time to see them.**

**- Brian Tracy**

### **SECTION SUMMARY**

There are many and varied ways to tell your story and promote your organization. Any or all can work depending on where the potential customer is looking. The most important thing to do as an insurance producer is to determine what is working for you to show the potential customer how they will benefit from doing business with you.

Place yourself in your prospect's world.



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## **SECTION 8: TAKE ACTION – USE WHAT YOU LEARNED!**

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During this section you will:

- Review traits of Today's Insurance Professional
- Develop a Personal Action Plan
- Outline a marketing campaign, including a prospecting process, for your target market

---

# MY PERSONAL ACTION PLAN

What will I read?

What will I endeavor to learn & how?

With what organizations or groups will I associate myself?

## IMPROVING PROSPECTING SUCCESS IS BASED ON:

- **Intelligence** - Learning as much as you can about your Prospect and their business
- **Knowing your prospect** - Building a relationship, learning what's important to them
- **Giving your prospect the facts** - So they can make the best decision
- **Being a part of the industry** - Yours and your prospect's (become an "industry insider")
- **Understanding current business and economic trends** and how they affect the insurance industry and your prospects



**The success of an agency doesn't depend on its size. It depends on the perception that it brings value to its customers.**

**- John Lee, AIMS Society Past President**

# A PROSPECTING PLAN FOR MY TARGET MARKET(S)

You want to increase your success by working smarter and using many of the ideas discussed during this program. Use this basic guideline to develop your 90-day personalized plan!

**MY TARGET MARKETS:** Focus on a maximum of 3 niche markets – What niches will you prospect?

1.
2.
3.

- What is the demographic profile of your ideal prospect?
- What are the competitive advantages that you bring to this market?
- What are the Critical Success Factors / Issues of this market?
- What are the Key Underwriting Considerations of the market?

**CENTERS OF INFLUENCE:** Cultivate 12 spheres of influence over the next 90 days – explore one relationship each week. Who are the people that can give you a leveraged referral to prospects?

1.	7.
2.	8.
3.	9.
4.	10.
5.	11.
6.	12.

**TARGET ACCOUNTS:** 26 Prospects in the next 90 days – meet with 2 prospective clients each week. Who are the target accounts that you will set an appointment with?

1.	14.
2.	15.
3.	16.
4.	17.
5.	18.
6.	19.
7.	20.
8.	21.
9.	22.
10.	23.
11.	24.
12.	25.
13.	26.

**PROSPECTING CAMPAIGN:** What strategies are you going to use to open doors over the next 90 days?

1.
2.
3.
4.
5.

---

# **TODAY'S INSURANCE PROFESSIONAL**

## **WHO WE ARE**

There is an evolution in progress as insurance agents are held to a higher degree of professionalism and accountability, rather than being seen as “salespeople.”

Although a portion of the market will always see insurance from a price-competitive viewpoint, the increasing complexity of products and coverage's are enhancing the agency business focus on value-added service, risk management, and problem-solving skills, as well as presentation expertise.

## **BOTTOM LINE**

Continue to think of ways to stand out in the minds of your prospects and customers!





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## RESOURCES

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Guidelines to Create a Capabilities Statement	65
Sample Prospecting Messages (letter, email copy)	66
Sample Prospect Follow-up Script	70
Sample Inbound Prospecting Call Script	72

For more information and additional resources, visit [www.cpia.com](http://www.cpia.com).

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# WHAT IS YOUR ORGANIZATION ALL ABOUT?

*(Create your “Capabilities Statement”)*

As an individual and/or an organization, you most likely have a statement that summarizes your mission and what you believe in. A “Capabilities Statement” takes this concept a step farther and incorporates “how.” It answers a prospect’s question of “Why should I talk to you? What’s in it for me?”

1. Guiding Principles - In one sentence: What is your/your organization’s mission?
  
2. List three of your/your organization’s **unique** services.
  - 1.
  - 2.
  - 3.
  
3. What do your/your organization’s customers get for their time and money?
  
  
4. The insurance product is often viewed as a commodity. Your customer buys the brand called YOU. In one sentence, describe the uniqueness of your brand.

**Consider the answers to 1-4 above.** Assimilating the answers will lead you to your Capabilities Statement. (IDEA: Take this exercise back to your office and discuss!) Address the areas which need improvement. Discuss how to ensure organization-wide compliance with the mission.

# **SAMPLE COPY FOR PROSPECTING**

## **NEW RESIDENTS**

Dear (Name):

Here's a symbolic key to (name of your city)! We hope that you will regard it as a warm welcome from your new neighbors and from ourselves.

We have been deeply committed to (town) and have been right in the midst of things since (year agency was started). We'd certainly like to help you feel at home. Please consider us your "information bureau."

We have another key at our office - waiting for you - the key to peace of mind. We have fashioned that key of two materials: proper insurance coverage in sound companies and alert service at all times.

(Name of principal, producer or CSR), one of our most experienced people is (or I am) planning to call you in a few days to get acquainted and to see if we may be of service to you.

In the meantime, for any insurance questions or needs, please call me personally at (phone number).

Sincerely yours,

## **SEEKING ORDER FOR EXPIRING POLICY**

Dear (Name):

As you might be aware, your important (kind) insurance comes up for renewal on (date).

We bring this to your attention today so that we have the opportunity to review your coverage for any changes required.

Please let us know if there have been any changes. If not, please just jot an "Okay" on this letter and return it in the enclosed business reply envelope. We will start preparing your renewal based upon the most favorable terms available in the marketplace.

Thank you very much for placing your confidence in (name of agency).

Sincerely,

## "COLD SOLICITATION" FOR ANY LINE

Dear (Name):

Please take two minutes to consider the following fact: Almost invariably when a loss is suffered and insurance is inadequate or doesn't exist, it's because not enough time and consideration went into the decision.

Because we have seen this happen too often, we're trying to reach as many insurance consumers as possible while there's plenty of time to analyze risks and exposures and to properly protect them.

Please give us an opportunity to provide a no-cost, no-obligation review of your coverage. I will call shortly to set up a date. In the meantime, if any of your coverage expires within 60 days, please call me at once at \_\_\_\_\_, and we'll arrange for an immediate review. Again, no obligation. Thanks for your consideration.

Sincerely,

## COLD COMMERCIAL SOLICITATION

Dear (Name):

We know you're busy, but this letter could literally save you thousands of dollars!

If you will give us exactly 10 minutes of time on the phone, we'll be able to determine if it would be a wise idea to get a "second opinion" on your current business coverage. Usually, a few simple questions will provide this information.

And, if your business should be reviewed, we will provide a no-cost, no-obligation survey.

Thanks. I'll call soon for your consideration.

Sincerely,

## OFFERING A SURVEY TO PROSPECTS

Dear (Name):

Would you ever consider buying just auto parts and putting your own car together? Of course not, and it should be the same way with your insurance.

We have a tested survey that shows how much and what forms of insurance you should have. There's no cost or obligation to put it to the test. A very similar form has been highly effective throughout the entire country as well as right here in (name of city).

Bottom line, it can put together all of the elements of coverage that you may have purchased separately. And, more often than not, it can save you money on your personal lines insurance "portfolio" while providing peace of mind.

I will call you in a few days for an appointment. There's no cost or obligation.

Sincerely,

## OFFERING A SURVEY TO BUSINESS PROSPECTS

Dear (Name):

Have you considered the importance of a complete, detailed survey of your business insurance needs?

Since insurance represents an overhead expense, we are always careful to approach the needs of a business with thoroughness. The results of these surveys have been extremely worthwhile in several ways:

1. You gain a better understanding of the hazards to which your business is exposed.
2. You see your present insurance graphically and clearly explained.
3. You have the opportunity to decide how much risk you wish to assume and that which you prefer to transfer to an insurance company.
4. You gain the opportunity for savings in insurance costs with a total coverage program in place.

Please allow me to call to discuss this further with you.

No cost. No obligation.

## ADDITION TO AGENCY STAFF

Dear (Name):

As I hope you are aware, we try to keep good clients like you informed whenever we change or add to staff or improve procedures.

(Mr./Mrs./Ms. full name) has already started working with us as (describe duties). (His/her) years of experience in this activity and (his/her) broad knowledge of the insurance field enlarge the value of the service and advice our office is able to provide for you. (If appropriate, mention the previous business connections of your new staff member.)

At the moment, we're busy making (Mr./Mrs./Ms. name) acquainted with details around the office and, of course, with your account. But I want (him/her) to meet you as soon as possible. We'll call. Thanks for your continued confidence in (name of) agency.

Very truly yours,

# SAMPLE EMAIL/LETTER/POSTCARD FOLLOW-UP SCRIPT

## 1. Open the call:

*Hello Mr./Ms. "prospect name." This is (your name) calling from \_\_\_\_\_ Insurance Agency. I am calling today to follow-up on a letter/postcard I recently sent you seeking the opportunity to earn your business.*

## 2. Explain Benefits:

*I'd like to quickly remind you that by being insured with our agency, you could be eligible to receive some special discounts on your auto and home insurance.*

## 3. Offer quick quote:

*I would like to provide you with a free (auto/home) insurance quote to show you how competitive our agency can be. It will only take a few minutes to gather the basic information I'll need to get started.*

If not interested:

*Thank you for your time. Before we hang up, would you share with me who your current insurance policies are with (auto and/or home)? About when does each expire? Would it be okay for me to make a note of this and call you back nearer that time?*

IF "YES" – set up a follow-up date for 45 days prior.

IF "NO" say:

*No problem. Thank you for your time today. Please keep \_\_\_\_\_ Insurance Agency in mind for any future insurance needs you may have. You can dial \_\_\_\_\_ or visit us on the web at \_\_\_\_\_*

## KEY POINTS TO KEEP IN MIND:

- Always speak on the phone with a smile on your face. The caller will sense that you are happy to talk to them and that you are looking forward to providing them with top quality, personalized sales advice, and service.
- Project high-energy and enthusiasm.
- This is the opportunity to build Agency awareness. Your agency has strong relationships with several great insurance carriers.
- Using the applicable Quote sheets, gather key information to prepare a basic quote. Advise them that in order for the quote to be "firm," you'll need their permission to pull consumer reports. If they're willing to take more time, you can gather more detailed information during this call.
- Remain pleasant and always relay to the customer that you are available to meet their future insurance needs.
- Do not get discouraged. Continued and persistent contact is the key to acquiring new customers.
- Be sure to record any current carrier and X-date information in your management system and create a date for follow-up.

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If the prospect does not have time:

*When is a good time for me to call back?*

*Okay, Mr./Ms. "Prospect." I will call you back on (confirm date) at (confirm time). I look forward to talking with you again then. Have a nice day/evening.*

NOTE: Send a postcard to remind them of the conversation.

- Create a Diary Note in your management system for the date/time to call the prospect back. If for some reason you are not able to make this call, you should reschedule or see if an associate can make the call for you.
- Remember, if you fail to honor this commitment, you will most likely close the door to future sales opportunities and damage the reputation of the agency.

---

If the prospect agrees to a quote:

*Using the information you've provided, I will prepare a few sample quotes for you. I can either call you back with the quotes or do you have an email address/fax number you'd like me to send them to? (You can always offer to mail them as well.)*

*When you receive the quotes, my phone number will be included. Please give me a call and we'll review the quotes together. In the meantime, pull out your current insurance policy so we can do a more apples to apples comparison to be sure we've addressed all of your specific needs.*

- Offer options to the prospect. This lets them know that you're sensitive to their needs.
- Always set a follow-up to re-contact the client in the event they do not call you back.
- Remember, if you've only gathered enough information to do a "quick quote," the quotes may not be completely accurate. You'll want to point this out during your follow-up conversation.

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Close the call:

Is there anything else I can do for you today?

Thank you for your time. I look forward to talking with you again in a few days. I appreciate you considering \_\_\_\_\_(Agency Name) for your insurance needs. Have a great day!

If you have to leave a message:

### **SAMPLE SALES (GENERAL) VOICE MAIL MESSAGE**

*Hello, this is (your name) with \_\_\_\_\_ Insurance agency. I was interested in speaking with you about your current (auto and homeowners) insurance. At (your agency name), we offer a variety of insurance programs designed to meet the needs of families like yours. I am available Monday through Friday (your hours). My phone is \_\_\_\_\_, please call me and in just a few minutes we can discuss all of your insurance needs and perhaps save you money. I look forward to hearing back from you soon.*



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## SAMPLE SCRIPTS FOR INBOUND INQUIRIES

There are a number of scenarios that are common in our business. The caller/visitor may have received a piece of direct mail that they have questions about; they may have seen an advertisement that piqued their interest in our Agency; they may have just gotten their insurance bill and are “shopping” to try and save some money; or, they may have some kind of problem. We must be prepared to cheerfully deal with the variety of scenarios we’re faced with. Following are some helpful scripts to begin a productive conversation.

- *“I’ll be happy to help you with that. We appreciate you taking the time to call (visit) us today. Let me ask you, what prompted your call (visit)?”*
- *“We certainly can help you with your (auto/home/business ) insurance; and, just to let you know, we also offer (LIST a FEW other types) insurances. When was the last time you had a thorough review of your current insurance policies?”*
- *“I am glad you called to take advantage of our special insurance program we wrote to you about. Once we have gathered some basic information, we will take a few minutes to evaluate your insurance plan to get you the best coverage at a competitive price. How do you feel about the insurance program you currently have?”*
- *“When you’re choosing an insurance company, what about the company or their products is most important to you?”*
- *“Other than price, what’s important to you in an insurance company?”*
- *“When shopping for insurance, price is obviously important to everyone. What else would be important to you when selecting a new company?”*
- *“What made you choose your current insurance?”*
- *“Are you only interested in getting a price (pause), or are you concerned that you’ll have the right coverage in the event you ever need to use it?”*



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CPIA Designation

**GENERAL INFORMATION**

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**CPIA PROGRAM OFFICE**

PO Box 35718  
Richmond, VA 23235  
877-674-CPIA (2742)  
[www.cpia.com](http://www.cpia.com)



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## THE CERTIFIED PROFESSIONAL INSURANCE AGENT (CPIA) DESIGNATION

The Certified Professional Insurance Agent (CPIA) Designation is first-of-its-kind, hands-on, how-to training. To earn the CPIA designation, candidates are required to participate in a series of three, one-day Seminars. These Seminars are designed to enhance the ability of producers, sales support staff, and company personnel to efficiently create and distribute effective insurance programs. Participants leave with ideas that will produce sales results immediately.



### The *three* core CPIA Seminars are entitled:

- Position for Success (CPIA 1)
- Implement for Success (CPIA 2)
- Sustain Success (CPIA 3)

### Concentrated, single-topic seminars are also available. A sampling of topics include:

- Disaster and Continuity Planning for Businesses and Families
- An Agent's Guide to Understanding and Mitigating Cyber Exposures
- An E & O Loss Control Program for All Agencies

Seminars are offered in-person and online in both English and Spanish. Seminars qualify for CE credit in most states. For more details and the complete schedule of course offerings, visit [www.cpia.com](http://www.cpia.com).

## NOTIFICATION OF COMPLETION OF THE DESIGNATION REQUIREMENTS

Upon completion of the three core CPIA Seminars, the CPIA Program Administrator will notify new designees. Designees will receive confirmation of completion along with guidance for using the CPIA logo, a sample press release, a diploma order form, and more. Diplomas are prepared and shipped to new designees on a quarterly basis.

## CPIA DESIGNATION UPDATE REQUIREMENT

The Certified Professional Insurance Agent (CPIA) designation stands for professionalism, commitment to professional training and results, and technical knowledge. To maintain the right to use the CPIA designation, designees must update on an annual basis. Reminders are emailed by the CPIA Program Administrator.

The CPIA update requirement can be satisfied by:

- participating in any one of the three core CPIA Seminars,
- participating in any one of the special topic (Advanced) CPIA Seminars, or
- maintaining a CPIA Program Membership annually at the Ruby, Sapphire, or Diamond level.

## PIA AND THE CPIA PROGRAM

In late 2022, the National Association of Professional Insurance Agents (PIA) and the American Insurance Marketing and Sales Society (AIMS Society, original creators of the CPIA designation program) decided to consolidate to better serve the educational needs of independent agents and the entire insurance industry. The coming together of these two powerhouse organizations, each with a long history of providing excellent education programming, will benefit both independent agents and the insurance industry as a whole. Through a Professional Development Advisory Council, PIA will build upon the CPIA designation program framework and continue to champion and accelerate marketing and sales development for insurance professionals. Visit [www.cpia.com](http://www.cpia.com) for more details and a complete schedule of upcoming classes.

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# CPIA PROGRAM MEMBERSHIP

*Accelerate Professionalism and Sales Excellence*



For insurance professionals who seek to keep marketing and sales skill building top of mind, the CPIA Program Membership offers innovative, practical, actionable solutions. Unlike insurance coverage education providers, we're solely focused on growing revenue and customer relationships.

CPIA Program Membership is structured to build strong marketing and sales skills among insurance agency producers, support staff, and insurance company personnel. CPIA Program membership also means access to a nationwide network of professionals who are focused on increasing personal and agency production.

A variety of member benefits packages are available to best suit your / your organization's needs:

**RUBY MEMBERSHIP** - \$199 per person, annually - Insurance professionals who join the CPIA Program as at the "**Ruby**" level will receive the following:

- Satisfies CPIA Designation Annual Update - This level of membership satisfies the annual update requirement for keeping your CPIA designation.
- Online Membership Networking Directory - Access to member-only resources, including a directory of other members searchable by a variety of criteria.
- Online Member Community - Engage with other members and share best practices, industry news, advocacy efforts, and professional resources.
- Professional Development Insights - Email communiques with sales tips, management advice, and marketing resources. Publications include: *Quik Sales Tips* (12/year) *Marketing Muscle* (6/year); and *Bright Ideas* (6/year).
- Education Program Discounts - Enjoy discounts on select CPIA seminars.

**SAPPHIRE MEMBERSHIP** - \$499 per person annually - The CPIA Program "**Sapphire**" level provides all the benefits of **RUBY MEMBERSHIP**, plus:

- RoughNotes-Pro – Enjoy access for **one producer** to: PF&M; Coverages Applicable; PL & CL Risk Evaluation Systems, which include comprehensive coverage checklists and questionnaires; Insurance Marketplace; and *InAction* newsletter and *Rough Notes* Magazine.

**DIAMOND MEMBERSHIP** - \$750+\* annually - The CPIA Program "**Diamond**" level provides all the benefits of **RUBY MEMBERSHIP**, plus:

- RoughNotes Advantage-Plus - Enjoy **group** access to: PF&M; Coverages Applicable; PL & CL Risk Evaluation Systems; *How to Insure* training classes; *Insurance Words and their Meaning*; Business Building Letters; Blog Content and Digital Media Content; Insurance Marketplace; and *InAction* newsletter and *Rough Notes* Magazine.

\*Diamond Membership pricing is based on number of employees

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# ROUGHNOTES-PRO



## INCLUDES

### **Policy Forms & Manual Analysis (PF&M)**

An essential go-to guide to strengthen your property & casualty expertise on commercial, personal and specialty lines coverages and concepts. Demonstrate your insight to enhance your competency. Use real court case decisions when presenting coverage concerns to new prospects and current clients.

### **Coverages Applicable**

Learn appropriate coverages quickly and gain traction to remain competitive.

### **Personal Lines Risk Evaluation System**

A comprehensive checklist of personal lines risk exposures.

### **Commercial Lines Risk Evaluation System**

A comprehensive checklist for more than 723 classes of business.

### **In Action**

A monthly newsletter that will show you ways to turn coverage knowledge into powerful sales opportunities.

### **Rough Notes magazine**

The industry's leading insurance agent publication.

### **The Insurance Marketplace**

Agency professional's number one source to find hard-to-find coverages.

### **Property and Casualty Insurance By Philip Gordis**

An easy -to-use, quick – reference guide to property and casualty insurance coverages. The indexing and examples put the answers to your basic coverage questions at your fingertips.

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# ROUGHNOTES ADVANTAGE-PLUS

A \$900 retail value, RoughNotes Advantage-Plus is included in CPIA Program Diamond Membership. For details visit [www.cpia.com](http://www.cpia.com) or call 877-674-CPIA (2742).

## INCLUDES:

### Policy Forms & Manual Analysis (PF&M)

An essential go-to guide to strengthening your property & casualty expertise on commercial, personal, and specialty lines coverages and concepts. Demonstrate your insight to enhance your competency. Use real court case decisions when presenting coverage concerns to new prospects and current clients.



### Coverages Applicable

Learn appropriate coverages quickly and gain traction to remain competitive. Explore the insurance needs of more than 700 different kinds of risks with SIC and NAICS codes.

### Personal Lines/Commercial Lines Risk Evaluation Systems

A comprehensive checklist of personal lines risk exposures and checklists for more than 723 classes of business.

### How to Insure Training Courses

Educational tutorials that close the “insurance knowledge gap.”

### Insurance Words and Their Meanings

A guide to insurance terminology for you, your staff, and your clients.

### Business Building Letters

Hundreds of business support templates used for sales, and renewals and to run an efficient business.

### Blogs

Over 300 short articles that agencies can use to blog, email, or display on their websites to enhance sales pipelines.

### Digital Media

Animated videos used to book new clients and increase client retention.

### In Action

A monthly newsletter of how you can turn coverage knowledge into powerful sales opportunities.

### Rough Notes magazine

The industry’s leading insurance agent publication.

### The Insurance Marketplace

Agency professional’s number one source to find hard-to-find coverages.

# CPIA PROGRAM MEMBERSHIP APPLICATION

*Accelerate Professionalism and Sales Excellence*

**JOIN TODAY!**

To join online, visit [www.cpia.com](http://www.cpia.com) and select "Join Now." Alternatively, complete the following and return it to the CPIA Program Office, c/o AIMS Society, PO Box 35718, Richmond, VA 23235 with your membership dues.



Name (First, MI, Last)	Designations
Company Name	
Mailing Address	City/State/Zip
(      )	
Business Phone #	
Email Address	Website

**MEMBERSHIP SELECTIONS:**

		TOTAL
<input type="checkbox"/> Ruby membership.....	\$199	\$ _____
<input type="checkbox"/> Sapphire membership.....	\$499	\$ _____
<u>Diamond membership</u>		
<input type="checkbox"/> 1-4 producers.....	\$750	\$ _____
<input type="checkbox"/> 5+ producers.....	Call for pricing	\$ _____
<i>Select additional CPIA Designee logo items:</i>		
<input type="checkbox"/> CPIA Wall Plaque.....	\$60 + shipping	\$ _____
<input type="checkbox"/> CPIA logo pin (Gold color with CPIA logo).....	\$25 + shipping	\$ _____
<b>TOTAL AMOUNT DUE</b>		<b>\$ _____</b>

**PAYMENT INFORMATION:**

- Enclosed please find my check made payable to the "AIMS Society."
- Please charge my credit card:     Master Card     VISA     AMEX

Name as it appears on card: \_\_\_\_\_

Credit Card #:	<table border="1" style="width: 100%; height: 20px; border-collapse: collapse;"> <tr> <td style="width: 25%;"></td> <td style="width: 25%;"></td> <td style="width: 25%;"></td> <td style="width: 25%;"></td> </tr> </table>									
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		/								

Cardholder's Signature: \_\_\_\_\_ Date: \_\_\_\_\_

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# INSURANCE SUCCESS SEMINARS ENROLLMENT / CHANGE OF INFORMATION FORM



*(Please Print)*

Check the appropriate boxes: *(select one)*

- I am a new student and I plan to pursue the CPIA designation
- I have taken a CPIA class before – no changes to report
- I have taken a CPIA class before but need to report updates to my information  
(complete the information to be updated in the appropriate sections below)
- I am here to satisfy the annual update requirement to maintain my CPIA  
designation

FULL NAME (First, MI, Last)

---

INDUSTRY DESIGNATIONS

---

AGENCY/COMPANY NAME

---

BUSINESS PHONE

EMAIL

---

BUSINESS MAILING ADDRESS

---

CITY

STATE

ZIP

---

HOME ADDRESS

---

CITY

STATE

ZIP

---

AGENCY PRINCIPAL/MANAGER

---

AGENCY PRINCIPAL/MANAGER EMAIL

---

AGENCY/COMPANY FACEBOOK PAGE

---

AGENCY/COMPANY LINKEDIN PAGE

---

AGENCY/COMPANY TWITTER HANDLE

---

SIGNATURE

---





# CPIA Seminars

## CONTINUING EDUCATION REQUEST FORM



**CPIA - 1 "Position for Success"** is approved for continuing education as listed below. To receive Continuing Education Credit for this class, complete this form and submit fees as indicated. Return this form to the program coordinator **before the end of the class**. One-hundred percent attendance at this Seminar is required for receipt of continuing education credit.

**PLEASE CHECK THE STATE** where you hold a resident agent license and for which you would like to receive CE credit. Write in your license number and/or NPN as indicated below. **PLEASE NOTE:** A \$25 fee (payable to the AIMS Society), the state filing fee (if applicable) and your state filing penalty (if applicable) will be charged for CE requests that are not submitted on the day of the class or if the information required on this form is not complete.

**IF YOU DO NOT REQUIRE CE FOR THIS CLASS, CHECK THIS BOX, SIGN AND RETURN THIS FORM  I DO NOT REQUIRE CE**

- |   |  |
|---|--|
| <input type="checkbox"/> Alabama (attach \$7 filing fee incl. 1 hr. ethics)..... 7 hrs. | <input type="checkbox"/> Nebraska (attach \$7 filing fee)..... 7 hrs.                          |
| <input type="checkbox"/> Arizona (5 gen 2 eth) ..... 7 hrs.                             | <input type="checkbox"/> Nevada (attach \$7 filing fee) (5 gen 2 eth) ..... 7 hrs.             |
| <input type="checkbox"/> Arkansas (attach \$7 filing fee)..... 7 hrs.                   | <input type="checkbox"/> New Hampshire (attach \$7 filing fee) (5 gen 2 ethics) ..... 7 hrs.   |
| <input type="checkbox"/> California (attach \$4.55 filing fee)..... 7 hrs.              | <input type="checkbox"/> New Jersey (P/C) ..... 7 hrs.   |
| <input type="checkbox"/> Colorado (attach \$7 filing fee) ..... 7 hrs.                  | <input type="checkbox"/> New Mexico (attach \$7 filing fee) (5 gen 2 eth) ..... 7 hrs.         |
| <input type="checkbox"/> Connecticut (attach \$10.50 filing fee)..... 7 hrs.            | <input type="checkbox"/> New York ..... 7 hrs.   |
| <input type="checkbox"/> Delaware (attach \$7 filing fee)..... 7 hrs.                   | <input type="checkbox"/> North Carolina (attach \$12.30 filing fee) (P/C) ..... 6 hrs.         |
| <input type="checkbox"/> District of Columbia (DC) (5 gen 2 eth)..... 7 hrs.            | <input type="checkbox"/> North Dakota (attach \$7 filing fee) ..... 7 hrs.                     |
| <input type="checkbox"/> Florida ..... 7 hrs.   | <input type="checkbox"/> Ohio (attach \$7 filing fee) (General)..... 7 hrs.                    |
| <input type="checkbox"/> Georgia (4 Gen. 3 ethics) ..... 7 hrs.                         | <input type="checkbox"/> Oregon (attach \$7 filing fee) ..... 7 hrs.                           |
| <input type="checkbox"/> Idaho (attach \$7 filing fee)..... 7 hrs.                      | <input type="checkbox"/> Pennsylvania (attach \$5 filing fee) (General)..... 7 hrs.            |
| <input type="checkbox"/> Illinois (attach \$10.00 filing fee)..... 7 hrs.               | <input type="checkbox"/> Puerto Rico (attach \$7 filing fee) 5 gen 2 ethics ..... 7 hrs.       |
| <input type="checkbox"/> Indiana (attach \$4 filing fee)..... 7 hrs.                    | <input type="checkbox"/> Rhode Island (attach \$7 filing fee) (5 gen 2 eth)..... 7 hrs.        |
| <input type="checkbox"/> Iowa (attach \$7 filing fee) ..... 7 hrs.                      | <input type="checkbox"/> South Carolina ..... 5 hrs.   |
| <input type="checkbox"/> Kansas (attach \$7 filing fee) ..... 7 hrs.                    | <input type="checkbox"/> South Dakota (attach \$7 filing fee) (P/C)..... 7 hrs.                |
| <input type="checkbox"/> Kentucky (General) ..... 7 hrs.                                | <input type="checkbox"/> Tennessee (attach \$7 filing fee) (includes ethics) ..... 7 hrs.      |
| <input type="checkbox"/> Louisiana (P/C)..... 7 hrs.                                    | <input type="checkbox"/> Texas (attach \$5.28 filing fee) (General)..... 6 hrs.                |
| <input type="checkbox"/> Maine (2 ethics, 5 general)..... 7 hrs.                        | <input type="checkbox"/> Utah (attach \$7 filing fee) (5 gen 2 ethics) ..... 7 hrs.            |
| <input type="checkbox"/> Maryland (attach \$8.05 filing fee) ..... 7 hrs.               | <input type="checkbox"/> Vermont (attach \$11.20 filing fee) (General)..... 7 hrs.             |
| <input type="checkbox"/> Massachusetts (attach \$6.00 filing fee)..... 4 hrs.           | <input type="checkbox"/> Virginia (attach \$18.20 filing fee) (2 ethics 5 general)..... 7 hrs. |
| <input type="checkbox"/> Michigan (5 PC 2 ethics) (attach \$7 filing fee) ..... 7 hrs.  | <input type="checkbox"/> Washington (1hr ethics)..... 7 hrs.                                   |
| <input type="checkbox"/> Minnesota..... 7 hrs.  | <input type="checkbox"/> West Virginia (attach \$10.50 filing fee) (General) ..... 7 hrs.      |
| <input type="checkbox"/> Mississippi (attach \$4.75 filing fee) (P/C)..... 7 hrs.       | <input type="checkbox"/> Wisconsin (attach \$7 filing fee) (P/C)..... 7 hrs.                   |
| <input type="checkbox"/> Missouri (attach \$7 filing fee) ..... 7 hrs.                  | <input type="checkbox"/> Wyoming (attach \$7 filing fee) (2 ethics 5 general)..... 7 hrs.      |
| <input type="checkbox"/> Montana (attach \$7 filing fee)..... 7 hrs.                    |  |

**Updated January 26, 2023**

Course Date \_\_\_\_\_

Course Location \_\_\_\_\_

Full name as it appears on your license \_\_\_\_\_

License Number and / or NPN Number \_\_\_\_\_

Business Mailing Address \_\_\_\_\_

City/State/Zip \_\_\_\_\_

Home Mailing Address \_\_\_\_\_

City/State/Zip \_\_\_\_\_

( ) \_\_\_\_\_

Business Telephone # \_\_\_\_\_

Email Address \_\_\_\_\_

**CPIA Program Office**  
P.O. Box 35718  
Richmond, VA 23235  
(804) 674-6466

I hereby attest to the fact that I have attended the above program in its entirety and signed the attendance verification forms which were circulated during the program.

Signature \_\_\_\_\_